B6A (Official Form 6A) (12/07)

In re **Sandi Richter** Case No. **08-61341**
(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
750 CR 209A	Homestead	C	$103,990.00	$0.00
2 Acres A0010 Acosta, Juan Jose	Real Property	C	$3,200.00	$0.00
		Total:	**$107,190.00**	

(Report also on Summary of Schedules)

In re **Sandi Richter** Case No. **08-61341**
(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	**X**			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Citizens National Bank Account #2813	C	$4,600.23
3. Security deposits with public utilities, telephone companies, landlords, and others.	**X**			
4. Household goods and furnishings, including audio, video and computer equipment.		Couch	C	$20.00
		Loveseat	C	$15.00
		Chair	C	$10.00
		Two endtables	C	$5.00
		Coffee table	C	$10.00
		Lamps	C	$10.00
		T.V.	C	$25.00
		VCR	C	$10.00
		DVD player	C	$10.00
		Kitchen table and chairs	C	$25.00
		Microwave	C	$10.00
		Small Appliances	C	$10.00
		Stove	C	$10.00

In re **Sandi Richter** Case No. **08-61341**
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Refrigerator	C	$25.00
		Washer and dryer	C	$200.00
		Queen size bed	C	$40.00
		Full size bed	C	$20.00
		Dressers	C	$10.00
		Chest of drawers	C	$5.00
		Dishes, pots, pans, glassware	C	$15.00
		Lawn mower	C	$125.00
		Grill and accessories	C	$25.00
		Vacuum cleaner	C	$25.00
		File cabinet	C	$10.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Pictures, wall decorations	C	$40.00
		Knick knacks	C	$30.00
6. Wearing apparel.		Clothing	C	$50.00
		Shoes	C	$20.00
		Accessories	C	$10.00
7. Furs and jewelry.		Wedding bands	C	$200.00

In re **Sandi Richter** Case No. **08-61341**
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Earrings	C	$25.00
8. Firearms and sports, photo-graphic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life Insurance; Hewerag	C	$2,000.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorpo-rated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			

In re **Sandi Richter** Case No. **08-61341**
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	**X**			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	**X**			
19. Equitable or future interests, life estates, and rights or powers exercis-able for the benefit of the debtor other than those listed in Schedule A - Real Property.	**X**			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	**X**			
21. Other contingent and unliqui-dated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	**X**			
22. Patents, copyrights, and other intellectual property. Give particulars.	**X**			
23. Licenses, franchises, and other general intangibles. Give particulars.	**X**			

In re **Sandi Richter**

Case No. **08-61341**
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	**X**			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	**X**			
26. Boats, motors, and accessories.	**X**			
27. Aircraft and accessories.	**X**			
28. Office equipment, furnishings, and supplies.		2002 Ford F-150 King Ranch	C	$12,000.00
29. Machinery, fixtures, equipment, and supplies used in business.	**X**			
30. Inventory.	**X**			
31. Animals.	**X**			
32. Crops - growing or harvested. Give particulars.	**X**			
33. Farming equipment and implements.	**X**			
34. Farm supplies, chemicals, and feed.	**X**			

In re **Sandi Richter** Case No. **08-61341**
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 5

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.	X			

5 continuation sheets attached **Total >** **$19,645.23**

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (12/07)

In re **Sandi Richter** Case No. **08-61341**
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

☐ 11 U.S.C. § 522(b)(2)
☑ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds $136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
750 CR 209A	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002	$103,990.00	$103,990.00
2 Acres A0010 Acosta, Juan Jose	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002	$3,200.00	$3,200.00
Couch	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$20.00	$20.00
Loveseat	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$15.00	$15.00
Chair	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$10.00	$10.00
Two endtables	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$5.00	$5.00
Coffee table	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002	$10.00	$10.00
Lamps	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$10.00	$10.00
T.V.	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$25.00	$25.00
VCR	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$10.00	$10.00
		$107,295.00	**$107,295.00**

In re **Sandi Richter** Case No. **08-61341**
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 1

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
DVD player	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$10.00	$10.00
Kitchen table and chairs	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$25.00	$25.00
Microwave	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$10.00	$10.00
Small Appliances	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$10.00	$10.00
Stove	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$10.00	$10.00
Refrigerator	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$25.00	$25.00
Washer and dryer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$200.00	$200.00
Queen size bed	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$40.00	$40.00
Full size bed	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$20.00	$20.00
Dressers	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$10.00	$10.00
Chest of drawers	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$5.00	$5.00
Dishes, pots, pans, glassware	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$15.00	$15.00
Lawn mower	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$125.00	$125.00
		$107,800.00	**$107,800.00**

In re **Sandi Richter** Case No. **08-61341**
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 2

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Grill and accessories	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$25.00	$25.00
Vacuum cleaner	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$25.00	$25.00
File cabinet	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$10.00	$10.00
Pictures, wall decorations	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$40.00	$40.00
Knick knacks	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$30.00	$30.00
Clothing	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	$50.00	$50.00
Shoes	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	$20.00	$20.00
Accessories	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	$10.00	$10.00
Wedding bands	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	$200.00	$200.00
Earrings	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	$25.00	$25.00
Life Insurance; Hewerag	Tex. Ins. Code § 1108.051	$2,000.00	$2,000.00
2002 Ford F-150 King Ranch	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(4)	$12,000.00	$12,000.00
		$122,235.00	**$122,235.00**

B6D (Official Form 6D) (12/07)
In re **Sandi Richter** Case No. **08-61341** (if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: **xxxxxxxxxxxxx1001** **State of Texas Comptroller** **PO Box 13528** **Capitol Station** **Austin, TX 78711-3528**		-	DATE INCURRED: NATURE OF LIEN: **Sales Tax** COLLATERAL: **all assets** REMARKS: VALUE: **$80,000.00**			X	**$10,000.00**	
						Subtotal (Total of this Page) >	**$10,000.00**	**$0.00**
						Total (Use only on last page) >	**$10,000.00**	**$0.00**
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

No continuation sheets attached

B6E (Official Form 6E) (12/07)

In re **Sandi Richter** Case No. **08-61341**
(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☑ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to $10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to $5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**
Claims of individuals up to $2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**
Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

B6F (Official Form 6F) (12/07)
In re **Sandi Richter** Case No. **08-61341** (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: **Attorney General, State of Texas** **Collection Division, Bankruptcy Sec** **PO Box 12548** **Austin, TX 78711**		C	DATE INCURRED: CONSIDERATION: **Notice Only** REMARKS: **Attorney for Comptroller of Public Accounts.**				**Notice Only**
ACCT #: **0252** **B-Real, LLC** **MS 550** **P.O. Box 91121** **Seattle, WA 98111**		C	DATE INCURRED: **1/2000** CONSIDERATION: **Credit Card** REMARKS: **Our amount $31,921.00. Original Creditor - Chase Bank USA, N.A.**				**$32,038.95**
ACCT #: **Bosque Wholesale** **907 N. Earl Rubber Hwy** **Bryan, TX 77802**		C	DATE INCURRED: CONSIDERATION: **Vendor** REMARKS:				**$0.00**
ACCT #: **xxxxxxxx6950** **Discover Bank/DFS Services LLC** **P.O. Box 3015** **New Albany, OH 43054**		C	DATE INCURRED: CONSIDERATION: **Credit Card** REMARKS: **our amount $7646.00**				**$7,446.60**
ACCT #: **xxxxxxxxxxxxxx5421** **eCast Settlement Corporation, assignee o** **FIA Card Services aka Bank of America** **P.O. Box 35480** **Newark, NJ 07193**		C	DATE INCURRED: CONSIDERATION: **Credit Card** REMARKS: **Our amount $22,160.00; Original Creditor Bank of America**				**$21,410.45**
ACCT #: **xxxxxxxx9568** **LVNV Funding, LLC** **c/o Resurgent Capital Services** **P.O. Box 10587** **Greenville, SC 29603**		C	DATE INCURRED: CONSIDERATION: **Charge Account** REMARKS: **Arrow Financial Services** **21031 Network Place** **Chicago, IL 60678**				**$9,304.00**
						Subtotal >	**$70,200.00**
						Total > **(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)**	

2 continuation sheets attached

In re **Sandi Richter**   Case No. **08-61341** (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: **xxxx-xxxx-xxxx-7611** **LVNV Funding, LLC** **c/o Resurgent Capital Services** **P.O. Box 10587** **Greenville, SC 29603**		**C**	DATE INCURRED: CONSIDERATION: **Charge off** REMARKS: **NOT LISTED**				**$10,039.00**
ACCT #: **MBF Leasing, LLC,** **132 W 31st St, 14th Floor** **New York, NY 10001**		**C**	DATE INCURRED: CONSIDERATION: **Lease** REMARKS:				**$4,677.66**
Representing: **MBF Leasing, LLC,**			**Mr. Joseph Sussman** **132 W. 31st St., Ste. 1502** **New York, NY 10001**				**Notice Only**
ACCT #: **xxxx-xxxx-xxxx-0252** **Richard J. Boudreau & Assoc. LLC** **5 Industrial Way** **Salem, NH 03079**		**C**	DATE INCURRED: CONSIDERATION: **Attorney for National Loan Recoveries, LLC** REMARKS: **Successor to Chase Bank USA, N.A.**				**$35,945.07**
ACCT #: **Talley Chemical & Supply** **818 Tehuacana Rd.** **z76557**		**C**	DATE INCURRED: CONSIDERATION: **vendor** REMARKS:				**$500.00**
ACCT #: **TXU Electric** **200 W. John Carpenter Fwy** **Irving, Texas 75039**		**C**	DATE INCURRED: CONSIDERATION: **Utilities** REMARKS:				**Unknown**

Sheet no. **1** of **2** continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **$51,161.73**

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Sandi Richter**

Case No. **08-61341** (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: **xxxxxxxx9130** **UNVL/Citi** **P.O. Box 6241** **Sioux Falls, SD 57117**		**C**	DATE INCURRED: CONSIDERATION: **Credit Card** REMARKS: **AT&T**				**$59.00**

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **$59.00**

Total > **$121,420.73**

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

In re **Sandi Richter** Case No. **08-61341** (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Alltell PO Box 79033 Phoenix, AZ 85062	Cell phone contract Contract to be ASSUMED
Dale Martin	Property Lease Contract to be ASSUMED

B6H (Official Form 6H) (12/07)

In re **Sandi Richter** Case No. **08-61341** (if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Richter, Raymond K 750 CR 209A Buckholts, TX 76518	
Richter, Raymond K 750 CR 209A Buckholts, TX 76518	**Attorney General, State of Texas** Collection Division, Bankruptcy Sec PO Box 12548 Austin, TX 78711
Richter, Raymond K 750 CR 209A Buckholts, TX 76518	**B-Real, LLC** MS 550 P.O. Box 91121 Seattle, WA 98111
Richter, Raymond K 750 CR 209A Buckholts, TX 76518	**Bosque Wholesale** 907 N. Earl Rubber Hwy Bryan, TX 77802
Richter, Raymond K 750 CR 209A Buckholts, TX 76518	**Discover Bank/DFS Services LLC** P.O. Box 3015 New Albany, OH 43054
Richter, Raymond K 750 CR 209A Buckholts, TX 76518	**eCast Settlement Corporation, assignee o** FIA Card Services aka Bank of America P.O. Box 35480 Newark, NJ 07193
Richter, Raymond K 750 CR 209A Buckholts, TX 76518	**LVNV Funding, LLC** c/o Resurgent Capital Services P.O. Box 10587 Greenville, SC 29603

In re **Sandi Richter** Case No. **08-61341**
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 1

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Richter, Raymond K 750 CR 209A Buckholts, TX 76518	**LVNV Funding, LLC** c/o Resurgent Capital Services P.O. Box 10587 Greenville, SC 29603
Richter, Raymond K 750 CR 209A Buckholts, TX 76518	**MBF Leasing, LLC,** 132 W 31st St, 14th Floor New York, NY 10001
Richter, Raymond K 750 CR 209A Buckholts, TX 76518	**Mr. Joseph Sussman** 132 W. 31st St., Ste. 1502 New York, NY 10001
Richter, Raymond K 750 CR 209A Buckholts, TX 76518	**Richard J. Boudreau & Assoc. LLC** 5 Industrial Way Salem, NH 03079
Richter, Raymond K 750 CR 209A Buckholts, TX 76518	**Talley Chemical & Supply** 818 Tehuacana Rd. z76557
Richter, Raymond K 750 CR 209A Buckholts, TX 76518	**TXU Electric** 200 W. John Carpenter Fwy Irving, Texas 75039
Richter, Raymond K 750 CR 209A Buckholts, TX 76518	**UNVL/Citi** P.O. Box 6241 Sioux Falls, SD 57117

B6I (Official Form 6I) (12/07)

In re **Sandi Richter** Case No. **08-61341** (if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse			
	Relationship(s):	Age(s):	Relationship(s):	Age(s):
Married				

Employment:	Debtor	Spouse
Occupation	Disabled	Farmer/Truck Driver
Name of Employer		Boyd Sand & Gravel LTD
How Long Employed		1 year
Address of Employer		PO Box 4049 Bryan, TX 77805

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	$0.00	$2,499.99
2. Estimate monthly overtime	$0.00	$0.00
3. SUBTOTAL	**$0.00**	**$2,499.99**
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	$0.00	$212.33
b. Social Security Tax	$0.00	$155.00
c. Medicare	$0.00	$27.60
d. Insurance	$0.00	$0.00
e. Union dues	$0.00	$0.00
f. Retirement	$0.00	$0.00
g. Other (Specify)	$0.00	$0.00
h. Other (Specify)	$0.00	$0.00
i. Other (Specify)	$0.00	$0.00
j. Other (Specify)	$0.00	$0.00
k. Other (Specify)	$0.00	$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	**$0.00**	**$394.93**
6. TOTAL NET MONTHLY TAKE HOME PAY	**$0.00**	**$2,105.06**
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	$0.00	$0.00
8. Income from real property	$0.00	$0.00
9. Interest and dividends	$0.00	$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	$0.00	$0.00
11. Social security or government assistance (Specify): Social Security Disability	$964.00	$0.00
12. Pension or retirement income	$0.00	$0.00
13. Other monthly income (Specify):		
a. / Farm Lease/Selling Calves	$0.00	$933.34
b.	$0.00	$0.00
c.	$0.00	$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	**$964.00**	**$933.34**
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	**$964.00**	**$3,038.40**
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	**$4,002.40**	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

B6J (Official Form 6J) (12/07)

IN RE: **Sandi Richter** Case No. **08-61341** (if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	
a. Are real estate taxes included? ☐ Yes ☑ No	
b. Is property insurance included? ☐ Yes ☑ No	
2. Utilities: a. Electricity and heating fuel	$220.00
b. Water and sewer	$60.00
c. Telephone	$80.00
d. Other: Cable	$70.00
3. Home maintenance (repairs and upkeep)	$30.00
4. Food	$450.00
5. Clothing	$30.00
6. Laundry and dry cleaning	$0.00
7. Medical and dental expenses	$320.00
8. Transportation (not including car payments)	$350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	$20.00
10. Charitable contributions	$100.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	$140.00
b. Life	$200.00
c. Health	$670.00
d. Auto	$147.00
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other:	
c. Other: Property Taxes	$267.00
d. Other: Lease field	$83.34
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: farm supplies/feed	$600.00
17.b. Other: Cell phone	$120.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	**$3,957.34**

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: **None.**

20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	$4,002.40
b. Average monthly expenses from Line 18 above	$3,957.34
c. Monthly net income (a. minus b.)	$45.06

In re **Sandi Richter** Case No. **08-61341**
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **22** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **01/15/2009** Signature **/s/ Sandi Richter**
Sandi Richter

Date ______ Signature ______

[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Sandi Richter**

Case No. **08-61341**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
$6,768.00	**2007 Adjusted Gross Income**
$22,591.00	**2006 Adjusted Gross Income**
$7,200.00	**Selling of calves**
$26,014.77	**2008 YTD Income**

2. Income other than from employment or operation of business

None ☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
$13,856.00	**2008 Social Security Income**
$4,000.00	**2008 Lease of land**

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☑

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than $600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☑

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than $5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☑

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Sandi Richter** Case No. **08-61341**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Index No. 064384 2008 **MBF Leasing, LLC vs. Sandi Richter a/k/a Sandra Richter**	**Collection suit**	**Civil Court of the City of New York County of New York**	**Pending**

None ☐

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
State of Texas Comptroller **PO Box 13528** **Capitol Station** **Austin, TX 78711-3528**	**August 27, 2007**	**Assets and inventory of Cam-Rock Quick Stop.** **Approximately $80,000.00**

5. Repossessions, foreclosures and returns

None ☑

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None ☑

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☑

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☑

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than $200 in value per individual family member and charitable contributions aggregating less than $100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☑

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Sandi Richter** Case No. **08-61341**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

9. Payments related to debt counseling or bankruptcy

None ☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Joseph D. Olson **PO Box 7024** **Waco, Texas 76714-7024**	**10/2008**	**$500.00**

10. Other transfers

None ☑

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☑

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☐

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
First National Bank in Cameron **P.O. Drawer 835** **Cameron, Tx 76520**	**Commercial Checking Acct.** **0306** **$0.00**	**May 2008** **$0.00**
Classic Bank **P.O. Drawer 835** **Cameron, Tx 76520**	**Checking Account 3643** **$0.00**	**$0.00** **May 2008**
Buckholts State Bank **P.O. Box 278** **Buckholts, Texas 76518**	**Business checking - 0392** **$0.00**	**May 2008** **$0.00**

B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Sandi Richter** Case No. **08-61341** (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

12. Safe deposit boxes

None ☐

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
First National Bank of Cameron **P.O. Drawer 835** **Cameron, Tx 76520**	**Sandi and Raymond Richter** **750 CR 209A** **Buckholts, Tx 76518** **Don Roddam** **373 CR 235** **Rockdale, Tx 76567**	**Life Insurance paperwork, car paperwork, etc.**	**N/A**

13. Setoffs

None ☑

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☑

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☑

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☐

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Raymond K. Richter

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Sandi Richter** Case No. **08-61341**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☑ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☑ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☑ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME, ADDRESS, AND LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Cam-Rock Quick Stop **607 N. Travis** **Cameron, Tx 76520**	**Convenience Store**	**1984-Sept. 2008**

None ☑ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Sandi Richter** Case No. **08-61341** (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Sandi Richter	**1984 - September 2008**

None ☐ b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Charlie Kluck, P.C. **1019 Hwy 6 Bypass** **Marlin, Tx 76661**	**2006 - September 2008**

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
Sandi Richter	**607 N. Travis Ave.** **Cameron, Tx 76520**

None ☑ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
August 27, 2007	**Sandi Richter**	**Did not put a dollar amount on the inventory.**
Dec. 31, 2006	**Sandi Richter**	**$15,000.00**

None ☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESS OF CUSTODIAN OF INVENTORY RECORDS
August 27, 2007	**Sandi Richter** **607 N. Travis Ave.** **Cameron, Tx. 76520**

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Sandi Richter** Case No. **08-61341**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

Dec. 31, 2006 **Sandi Richter**
607 N. Travis Ave.
Cameron, Texas 76520

21. Current Partners, Officers, Directors and Shareholders

None ☑ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☑ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE OF WITHDRAWAL
Don Roddam	**2006**

None ☑ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None ☑ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group

None ☑ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

25. Pension Funds

None ☑ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Sandi Richter** Case No. **08-61341**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 7

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **01/15/2009** Signature of Debtor **/s/ Sandi Richter**
Sandi Richter

Date ________ Signature of Joint Debtor (if any) ________

Penalty for making a false statement: Fine of up to $500,000 or imprisonment for up to 5 years, or both.
18 U.S.C. §§ 152 and 3571

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Sandi Richter** CASE NO **08-61341**

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate Attach additional pages if necessary.)

Property No. 1

Creditor's Name:	Describe Property Securing Debt:
State of Texas Comptroller PO Box 13528 Capitol Station Austin, TX 78711-3528 xxxxxxxxxxxxx1001	all assets

Property will be (check one):

☐ Surrendered ☑ Retained

If retaining the property, I intend to (check at least one):

☐ Redeem the property
☑ Reaffirm the debt
☐ Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):

Property is (check one):

☐ Claimed as exempt ☑ Not claimed as exempt

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1

Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
Alltell PO Box 79033 Phoenix, AZ 85062	Cell phone contract	YES ☑ NO ☐

Property No. 2

Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
Dale Martin	Property Lease	YES ☑ NO ☐

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Sandi Richter**

CASE NO **08-61341**

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 1

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date **01/15/2009** Signature **/s/ Sandi Richter**
Sandi Richter

Date ____________________ Signature ____________________

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Sandi Richter** CASE NO **08-61341**

CHAPTER **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	**$500.00**
Prior to the filing of this statement I have received:	**$500.00**
Balance Due:	**$0.00**

2. The source of the compensation paid to me was:
   ☐ Debtor ☑ Other (specify)

3. The source of compensation to be paid to me is:
   ☑ Debtor ☐ Other (specify)

4. ☑ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

   ☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
   a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
   b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
   c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

01/15/2009
Date

/s/ Phillip F. Arrien
Phillip F. Arrien Bar No. 01357500
Joseph D. Olson, P.C.
P.O. Box 7024
Waco, TX 76714
Phone: (254) 754-0909 / Fax: (254) 754-0966

/s/ Sandi Richter
Sandi Richter

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Sandi Richter** CASE NO **08-61341**

CHAPTER **7**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
N/A	Real Property.	$107,190.00	$0.00	$107,190.00	$107,190.00	$0.00
1.	Cash on hand.	$0.00	$0.00	$0.00	$0.00	$0.00
2.	Checking, savings or other financial accounts, CD's or shares in banks...	$4,600.23	$0.00	$4,600.23	$0.00	$4,600.23
3.	Security deposits with public utilities, telephone companies, landlords, others.	$0.00	$0.00	$0.00	$0.00	$0.00
4.	Household goods and furnishings, including audio, video...	$670.00	$0.00	$670.00	$670.00	$0.00
5.	Books, pictures and other art objects, antiques, stamp, coin, records....	$70.00	$0.00	$70.00	$70.00	$0.00
6.	Wearing apparel.	$80.00	$0.00	$80.00	$80.00	$0.00
7.	Furs and jewelry.	$225.00	$0.00	$225.00	$225.00	$0.00
8.	Firearms and sports, photographic and other hobby equipment.	$0.00	$0.00	$0.00	$0.00	$0.00
9.	Interests in insurance policies.	$2,000.00	$0.00	$2,000.00	$2,000.00	$0.00
10.	Annuities.	$0.00	$0.00	$0.00	$0.00	$0.00
11.	Education IRAs.	$0.00	$0.00	$0.00	$0.00	$0.00
12.	Interests in IRA, ERISA, Keogh...	$0.00	$0.00	$0.00	$0.00	$0.00
13.	Stock and interests in incorporated...	$0.00	$0.00	$0.00	$0.00	$0.00
14.	Interests in partnerships....	$0.00	$0.00	$0.00	$0.00	$0.00
15.	Government and corporate bonds...	$0.00	$0.00	$0.00	$0.00	$0.00
16.	Accounts receivable.	$0.00	$0.00	$0.00	$0.00	$0.00
17.	Alimony, maintenance, support, and property settlement to which the.....	$0.00	$0.00	$0.00	$0.00	$0.00
18.	Other liquidated debts owed debtor...	$0.00	$0.00	$0.00	$0.00	$0.00
19.	Equitable or future interests, life estates, and rights or powers.....	$0.00	$0.00	$0.00	$0.00	$0.00
20.	Contingent and noncontingent interests in estate of decedent, death benefit....	$0.00	$0.00	$0.00	$0.00	$0.00
21.	Other contingent and unliquidated claims of every nature.....	$0.00	$0.00	$0.00	$0.00	$0.00

UNITED STATES BANKRUPTCY COURT
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CHAPTER **7**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 1

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
22.	Patents, copyrights, and other intellectual property.	$0.00	$0.00	$0.00	$0.00	$0.00
23.	Licenses, franchises, and other....	$0.00	$0.00	$0.00	$0.00	$0.00
24.	Customer Lists.	$0.00	$0.00	$0.00	$0.00	$0.00
25.	Automobiles, trucks, trailers, vehicles...	$0.00	$0.00	$0.00	$0.00	$0.00
26.	Boats, motors and accessories.	$0.00	$0.00	$0.00	$0.00	$0.00
27.	Aircraft and accessories.	$0.00	$0.00	$0.00	$0.00	$0.00
28.	Office equipment, furnishings...	$12,000.00	$0.00	$12,000.00	$12,000.00	$0.00
29.	Machinery, fixtures used in business.	$0.00	$0.00	$0.00	$0.00	$0.00
30.	Inventory.	$0.00	$0.00	$0.00	$0.00	$0.00
31.	Animals.	$0.00	$0.00	$0.00	$0.00	$0.00
32.	Crops - growing or harvested.	$0.00	$0.00	$0.00	$0.00	$0.00
33.	Farming equipment and implements.	$0.00	$0.00	$0.00	$0.00	$0.00
34.	Farm supplies, chemicals, and feed.	$0.00	$0.00	$0.00	$0.00	$0.00
35.	Other personal property of any kind.	$0.00	$0.00	$0.00	$0.00	$0.00
	TOTALS:	**$126,835.23**	**$0.00**	**$126,835.23**	**$122,235.00**	**$4,600.23**

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
Real Property			
(None)			
Personal Property			
(None)			
TOTALS:	**$0.00**	**$0.00**	**$0.00**

Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
Real Property				
(None)				
Personal Property				

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
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CHAPTER **7**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 2

Citizens National Bank Account #2813	$4,600.23		$4,600.23	$4,600.23
TOTALS:	**$4,600.23**	**$0.00**	**$4,600.23**	**$4,600.23**

Summary	
A. Gross Property Value (not including surrendered property)	**$126,835.23**
B. Gross Property Value of Surrendered Property	**$0.00**
C. Total Gross Property Value (A+B)	**$126,835.23**
D. Gross Amount of Encumbrances (not including surrendered property)	**$0.00**
E. Gross Amount of Encumbrances on Surrendered Property	**$0.00**
F. Total Gross Encumbrances (D+E)	**$0.00**
G. Total Equity (not including surrendered property) / (A-D)	**$126,835.23**
H. Total Equity in surrendered items (B-E)	**$0.00**
I. Total Equity (C-F)	**$126,835.23**
J. Total Exemptions Claimed	**$122,235.00**
K. Total Non-Exempt Property Remaining (G-J)	**$4,600.23**

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Sandi Richter**

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CHAPTER **7**

Certificate of Service

I hereby certify that a true and correct copy of the foregoing document was sent to all parties listed on the matrix on file with the U.S. Bankruptcy Clerk's Office on or about the time this document was electronically filed with the Clerk on September 14, 2006.

/s/ Joseph D. Olson

Alltell
PO Box 79033
Phoenix, AZ 85062

eCast Settlement Corporation, assignee
o
FIA Card Services aka Bank of America
P.O. Box 35480
Newark, NJ 07193

Richard J. Boudreau & Assoc. LLC
5 Industrial Way
Salem, NH 03079

Attorney General, State of Texas
Collection Division, Bankruptcy Sec
PO Box 12548
Austin, TX 78711

James Studensky
Chapter 7 Panel Trustee
3912 W. Waco Drive
Waco, TX 76710

Sandi Richter
750 CR 209A
Buckholts, TX 76518

B-Real, LLC
MS 550
P.O. Box 91121
Seattle, WA 98111

LVNV Funding, LLC
c/o Resurgent Capital Services
P.O. Box 10587
Greenville, SC 29603

State of Texas Comptroller
PO Box 13528
Capitol Station
Austin, TX 78711-3528

Bosque Wholesale
907 N. Earl Rubber Hwy
Bryan, TX 77802

MBF Leasing, LLC,
132 W 31st St, 14th Floor
New York, NY 10001

Talley Chemical & Supply
818 Tehuacana Rd.
z76557

Dale Martin

Mr. Joseph Sussman
132 W. 31st St., Ste. 1502
New York, NY 10001

TXU Electric
200 W. John Carpenter Fwy
Irving, Texas 75039

Discover Bank/DFS Services LLC
P.O. Box 3015
New Albany, OH 43054

Raymond K Richter
750 CR 209A
Buckholts, TX 76518

UNVL/Citi
P.O. Box 6241
Sioux Falls, SD 57117

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
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Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	$107,190.00		
B - Personal Property	Yes	6	$19,645.23		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		$10,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		$121,420.73	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	1			$4,002.40
J - Current Expenditures of Individual Debtor(s)	Yes	1			$3,957.34
	TOTAL	20	$126,835.23	$131,420.73	

Form 6 - Statistical Summary (12/07)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re **Sandi Richter** Case No. **08-61341**

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	**$0.00**
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	**$0.00**
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	**$0.00**
Student Loan Obligations (from Schedule F)	**$0.00**
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	**$0.00**
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	**$0.00**
TOTAL	**$0.00**

State the following:

Average Income (from Schedule I, Line 16)	**$4,002.40**
Average Expenses (from Schedule J, Line 18)	**$3,957.34**
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	**$3,873.05**

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		**$0.00**
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	**$0.00**	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		**$0.00**
4. Total from Schedule F		**$121,420.73**
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		**$121,420.73**